

# GAMBLING WITH PARADISE

*Why Casinos and Lotteries Are Bad Bets for Hawai'i*



A Hawai'i Appleseed Center  
for Law and Economic Justice  
Policy Brief:

*Legalized Gambling's Effects  
On Low-Income Individuals*

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# Legalized Gambling's Effects on Low-Income Individuals

**W**HILE MANY STATES HAVE LOOKED TO LEGALIZED gambling, lotteries and casinos to bolster their budgets, the effects of gambling on low-income and disadvantaged individuals have received inadequate consideration.

Empirical evidence from around the country demonstrates the disproportionate negative impacts that legalized gambling and lotteries have on low-income individuals.

- First, legalized gambling and lotteries are unlikely to solve Hawai'i's economic problems. Gambling is not a sustainable source of revenue, and in Hawai'i's unique tourism economy, money spent on gambling is money not being spent on other forms of recreation and entertainment. Based on other states' models, even if the state were to realize economic gains, gambling revenue is unlikely to fund services for the poor. Promises of job creation are also overblown, given that most gaming-related work is in the service sector. Nationally, the average hourly wages for jobs in the casino industry are \$11.25, not even matching the \$11.59 needed to meet the self-sufficiency standard for a single adult.
- Second, not only do low-income people fail to receive many benefits from gambling revenues, but they bear the brunt of gambling's economic harms. Gaming and lotteries function as a regressive "tax" on low income people who ultimately pay higher percentages of their income toward the fees and taxes levied on gambling. Lotteries are a major concern because they are readily accessible throughout the state, and low-income people have consistently been shown to spend a larger share of their money on lottery tickets than do higher earners.
- Finally, the presence of casinos tends to increase problem or pathological gambling, particularly for residents of disadvantaged, low-income neighborhoods. Excessive gambling is associated with a variety of social problems, including job loss, substance abuse, crime, divorce, child abuse and neglect, domestic violence, and homelessness, all of which worsen the plight of people in poverty. Moreover, Casinos have also been shown to increase crime in the surrounding area.

It is important to acknowledge that Hawai'i's unique tourism economy and population may result in very different outcomes than those on the mainland. However, the negative effects on low-income people and other disadvantaged populations still do not support the introduction of legalized gambling or a lottery.

Cover photo: Is this a scene from the Waikiki of the future? No, Casino Hawai'i is actually located in the center of Sofia, Bulgaria.

## Legalized gambling will not solve state budget shortfalls

### The long-term growth of gambling revenues is uncertain

While states' revenue from gambling grew rapidly from 1998 to 2008, growth has slowed. A revenue drop in 2008 and 2009 was followed by a small increase in 2010.<sup>1</sup> Gambling revenue is a significant but small part of state budgets, constituting from 2.1 to 2.5 percent of state own-source general revenues, which include taxes and charges;<sup>2</sup> lotteries remain the primary source of gambling revenue among the states.<sup>3</sup>

States frequently expand gambling to cover budget shortfalls or fund new programs, implicitly assuming that gambling revenues are similar to other sources of revenue such as taxes. Much of the growth in gambling revenue from 1998 to 2010 is actually a result of governments expanding gambling activity.<sup>4</sup> However, gambling revenues have grown at a significantly slower pace than other forms of state revenue.<sup>5</sup> At the same time, the rate of spending increases on government programs, such as education, will generally outpace any increases in gambling revenues.<sup>6</sup> Ultimately, it is an unreliable source of revenue that represents only a quick fix for the state.

### Substitution effect may result in ancillary harm to businesses

Given the size of Hawai'i's tourism industry, the substitution or "cannibalization" effect of legalized gambling may be particularly problematic. The potential economic impact of a casino depends on whether or not the casino is likely to attract tourists to the area.<sup>7</sup> Assessing these effects is challenging: they vary greatly by region and there are many concerns on the mainland that are unlikely to apply to Hawai'i.

Since Hawai'i already has a well-established tourism industry with many attractions, models or case studies from other states are unlikely to be entirely

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<sup>1</sup> Back in the Black: States' Gambling Revenues Rose in 2010. Lucy Dadayan and Robert B. Ward. The Nelson A. Rockefeller Institute of Government, June 23, 2011 at 1. Available at [http://www.rockinst.org/pdf/government\\_finance/2011-06-23-Back\\_in\\_the\\_Black.pdf](http://www.rockinst.org/pdf/government_finance/2011-06-23-Back_in_the_Black.pdf).

<sup>2</sup> *Id.* at 4.

<sup>3</sup> *Id.* at 7.

<sup>4</sup> *Id.* at 2.

<sup>5</sup> "For The First Time, A Smaller Jackpot: Trends in State Revenue from Gambling. Lucy Dadayan and Robert B. Ward. The Nelson A. Rockefeller Institute of Government, Sept. 21, 2009 at 18. Available at [http://www.rockinst.org/pdf/government\\_finance/2009-09-21-No\\_More\\_Jackpot.pdf](http://www.rockinst.org/pdf/government_finance/2009-09-21-No_More_Jackpot.pdf).

<sup>6</sup> *Id.* at 19.

<sup>7</sup> Memorandum. Federal Reserve Bank of Boston, Sept. 14, 2006 at 3. Available at <http://www.bos.frb.org/economic/neppc/memos/2006/brome091406.pdf>.

analogous. Regardless, it appears likely that legalized gambling will likely result in tourists' spending money on gambling rather than other forms of entertainment.

For example, in Hartford, Connecticut, the number of pop and rock music shows at the performing arts center took a significant dive after casinos opened 50 miles away; the center is now operating at a \$1 million deficit.<sup>8</sup> Restaurants and bars often suffer, too, since casinos typically include such amenities on-site, making it more convenient for tourist to spend money inside the casinos.

In a state such as Hawai'i with a very large number of tourists, gambling seems less likely to actually attract new visitors. Given the cost of travel to Hawai'i for mainlanders, it is an unlikely alternative to a gambling hotspot like Las Vegas. Thus, the cannibalization effect appears even more probable than in other states, since gambling is unlikely to lure additional tourists, but rather would be an alternative to spending on other forms of entertainment.

A similar displacement effect may result in reduced general excise tax revenues and taxes on other items such as alcohol, tobacco and fuel.<sup>9</sup> While studies have determined different rates of displacement, they have consistently found that sales and "sin tax" revenues fall as gambling or lottery spending rises.

## Gambling does not create high-paying jobs



The national median wage in the gambling industry is \$11.25,<sup>10</sup> while the self-sufficiency income standard for a single adult requires a wage of \$11.59, and a single adult with one child must earn \$18.41 to be considered self-sufficient.<sup>11</sup> So while legalizing gambling can be expected to create jobs, the incomes workers receive may fail to meet the self-sufficiency standard.

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<sup>8</sup> With casinos, theaters fear competition for big acts. Priyanak Dayal. Worcester Telegram & Gazette, Sept. 15, 2011. Available at <http://www.telegram.com/article/20110915/NEWS/109159480>.

<sup>9</sup> Gambling in the Golden State 1998 Forward. Charlene Wear Simmons. California Research Bureau, California State Library, May 2006 at 92-3. Available at <http://ag.ca.gov/gambling/pdfs/GS98.pdf>.

<sup>10</sup> This includes all occupations, including "white collar" positions, within the gambling industry, not just service workers. May 2010 National Industry-Specific Occupational Employment and Wage Estimates: Gambling Industries. Bureau of Labor Statistics. Available at [http://www.bls.gov/oes/current/naics4\\_713200.htm](http://www.bls.gov/oes/current/naics4_713200.htm).

<sup>11</sup> Economic self-sufficiency is defined as the amount of money that individuals and families require to meet their basic needs without government and/or other subsidies. Self-Sufficiency Income Standard: Estimates for Hawaii 2008. Department of Business, Economic Development and Tourism. December 2010. Available at <http://hawaii.gov/dbedt/main/about/annual/2010-reports/self-sufficiency-2010.pdf>.

## Lotteries are highly regressive revenue sources

### Low-income people spend more on lotteries than the affluent

Many low-income people see the lottery as their best hope of enriching themselves, given the difficulty of surviving on low wages alone. The potential payoff, combined with the modest price of an individual lottery ticket, is alluring. Of course, excessive spending on the lottery can sink the poor further into poverty. Not only does the lottery drain income, but it also promotes spending instead of saving – what a household spends on lottery tickets could have been invested.<sup>12</sup>

Lotteries have often been described as a “tax” because revenue from ticket sales is higher than the prize money and the government’s expenses to run them. In states with lotteries, people with lower incomes spend both more and larger shares of their income on the lottery. A household making less than \$12,400 spends 5 percent of its gross income playing the lottery, while a household earning ten times as much (\$124,000) spends just 0.33 percent of its income on the lottery.<sup>13</sup> In North Carolina, for example, the poorest counties in the state have the highest per capita gambling rates.<sup>14</sup>

Studies around the country have demonstrated that low-income people make up a large percentage of lottery players. A South Carolina study showed the disparities between disadvantaged and privileged socioeconomic groups:<sup>15</sup>

- People in households earning less than \$40,000 are 28 percent of the state’s population, but constitute 31.3 percent of lottery players and 53.4 percent of frequent players.
- People without a high school diploma are 8.9 percent of the population, 10.5 percent of lottery players, and 20.8 percent of frequent players.
- The 25.1 percent of South Carolinians whose highest level of education is a high school diploma or a GED are 24.3 percent of lottery players but 33.3 percent of frequent players.
- Black individuals make up 19.7 percent of the population but 23.2 percent of lottery players and 38.4 percent of frequent players.

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<sup>12</sup> A Nation in Debt: How we killed thrift, enthroned loan sharks and undermined American prosperity. Barbara Dafoe Whitehead, 9. Available at <http://stoppredatorygambling.org/wp-content/uploads/Whitehead-A-Nation-in-Debt.pdf>.

<sup>13</sup> A Nation in Debt at 9.

<sup>14</sup> Hope and Hard Luck. Sarah Ovaska, NC Policy Watch. Dec. 17, 2010. Available at <http://www.ncpolicywatch.com/2010/12/17/hope-and-hard-luck/>.

<sup>15</sup> S.C. studies show poor, black most likely to play lottery often. John Lyon. Arkansas News Bureau, July 26, 2009. Available at <http://arkansasnews.com/2009/07/26/sc-studies-show-poor-blacks-most-likely-to-play-lottery-often/print/>.



Serious financial issues often do not deter individuals from purchasing lottery tickets. Given the higher participation rates of low-income individuals, it is unsurprising that a portion of government benefits appears to be spent on the lottery. State lottery ticket sales have been shown to increase during the same week that government transfer payments for benefits like Temporary Assistance for Needy Families and Social Security are distributed.<sup>16</sup> In addition, surveys from around the country have found that about 20 percent of homeless individuals have gambling problems, some of whom even consider gambling to be a cause of their homelessness.<sup>17</sup>



On a broader scale, lottery revenues have historically increased in bad economies; many state economies experienced record revenues even in 2008.<sup>18</sup> By 2010, despite the economy remaining in poor health, gambling revenues started to rise again.<sup>19</sup> These seemingly incongruous figures suggest that large segments of the population are still spending on the lottery in spite of their financial struggles.

## Lottery revenues generally do not fund social services for the poor

Despite the collateral harms of gambling, lotteries generally do not support causes such as substance abuse treatment, services for people with disabilities, reentry programs, or domestic violence organizations – programs that are particularly important to low-income people due to their lack of access to resources. Instead, lotteries often fund causes such as education that are generally supported by all income groups, even though some have actually resulted in disproportionate benefits for the more privileged households that spend less on the lottery.<sup>20</sup>

<sup>16</sup> Running the Numbers on Lotteries and the Poor: An Empirical Analysis of Transfer Payment Distribution and Subsequent Lottery Sales. Andrew P. Weinbach and Rodney J. Paul. International Atlantic Economic Society, 2008. 333-344 at 334. Available at <http://stoppredatorygambling.org/wp-content/uploads/Running-the-Numbers-on-Lotteries-and-the-Poor-An-Empirical-Analysis-of-Transfer-Payment-Distribution-and-Subsequent-Lottery-Sales.pdf>.

<sup>17</sup> Poverty and Casino Gambling in Buffalo. Sam Magavern and Elaina Mulé. Partnership for the Public Good, Jan. 19, 2011 at 6. <http://www.ppgbuffalo.org/wp-content/uploads/2010/06/Poverty-and-Casino-Gambling1.pdf>. This policy brief provides a particularly helpful overview of the impact of gambling on low income individuals.

<sup>18</sup> Sweet Dreams in Hard Times Add to Lottery Sales. Katie Zezima, New York Times. Sept. 12, 2008. Available at [http://www.nytimes.com/2008/09/13/us/13lottery.html?\\_r=1&scp=2&sq=Emily%20Haisley&st=cse](http://www.nytimes.com/2008/09/13/us/13lottery.html?_r=1&scp=2&sq=Emily%20Haisley&st=cse).

<sup>19</sup> Back in the Black: States' Gambling Revenues Rose in 2010 at 1.

<sup>20</sup> A Nation in Debt: How we killed thrift, enthroned loan sharks and undermined American prosperity at 10.

For example, lottery-funded merit scholarships in Florida disproportionately benefit students from higher-earning families. Households with lower socioeconomic status tend to pay more in lottery “taxes” yet receive less of the scholarship benefits, effectively redistributing funds from lower-income households to wealthier ones.<sup>21</sup>

Even programs that are supported by lotteries may see their funding reduced as lawmakers put more money into payoffs in an effort increase revenue.<sup>22</sup> Funds may also be used to cover shortfalls in already-existing programs rather than the new ones that they promised to fund.<sup>23</sup>



In states that used lottery revenues to fund schools, only 1 to 5 percent of their funding came from the lottery in the mid-2000s.<sup>24</sup> In some states, lottery revenues replaced other state monies in education funding. Others have increased the size of the lottery payouts to compete for players, further reducing the amount of money going toward schools.

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<sup>21</sup> Some Futures Are Brighter Than Others: The Net Benefits Received By Florida Bright Futures Scholarship Recipients at 122. Harriet A. Stranahan and Mary O. Borg. *Public Finance Review*, Vol. 31 No. 1, January 2004.

<sup>22</sup> Hope and Hard Luck. Sarah Ovaska, NC Policy Watch. Dec. 17, 2010. Available at <http://www.ncpolicywatch.com/2010/12/17/hope-and-hard-luck/>.

<sup>23</sup> *Id.*

<sup>24</sup> For Schools, Lottery Payoffs Fall Short of Promises. Ron Stodghill and Ron Nixon. *New York Times*, Oct. 7, 2007. Available at [http://www.nytimes.com/2007/10/07/business/07lotto.html?sq=lottery%20payoffs%20fall%20short%20of%20promises&st=cse&scp=1&pagewanted=all#&wtoid=growl1\\_r1\\_v4/](http://www.nytimes.com/2007/10/07/business/07lotto.html?sq=lottery%20payoffs%20fall%20short%20of%20promises&st=cse&scp=1&pagewanted=all#&wtoid=growl1_r1_v4/)

## Legalized gambling can exacerbate social problems, often at the expense of disadvantaged people

### Poverty, proximity and variety aggravate problem gambling rates

Geographic proximity and a neighborhood's disadvantage have serious effects on the rates of problem and pathological gambling.<sup>25</sup> Living close to a casino significantly increases the risk of problem or pathological gambling; while there may be confounding variables, there is a strong argument for the theory that the proximity of a casino could lead to higher rates of problem gambling. Socioeconomically disadvantaged neighborhoods also have much higher rates of pathological or problem gambling.<sup>26</sup>

- A casino within ten miles of a home is associated with a 90 percent increase in the odds of being a pathological or problem gambler.<sup>27</sup>

*Individuals who live within 10 miles of a casino have more than twice the rate of pathological or problem gambling as those who live further away.<sup>28</sup>*

- Individuals who lived in the 10 percent most disadvantaged neighborhoods had 12 times the rate of pathological or problem gambling (10 percent) compared to those who lived in the ten percent most advantaged neighborhoods (0.8 percent).<sup>29</sup>

*For every one standard deviation in neighborhood disadvantage, the odds of being a problem gambler increase by 69 percent.<sup>30</sup>*

*The prevalence of gambling in the 10 percent most disadvantaged neighborhoods (72 times per year) was twice as much as in the 10 percent least disadvantaged neighborhoods (29 times per year).<sup>31</sup>*

- For states with zero or one form of legal gambling, the prevalence of gambling is 66 percent, versus 77 to 87 percent in the states with two to six forms of legal gambling.<sup>32</sup>

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<sup>25</sup> The Relationship of Ecological and Geographic Factors to Gambling Behavior. John W. Welte et al. Journal of Gambling Studies, Volume 20, Number 4, Winter 2008. 405-423. Available at [http://www.noslots.com/documents/Welte\\_Gambling\\_Demographics.pdf](http://www.noslots.com/documents/Welte_Gambling_Demographics.pdf).

<sup>26</sup> *Id.* at 413. "Neighborhood disadvantage," measured by a method used in other social sciences studies (percentage of households on public assistance, percentage of families headed by a female, percentage of unemployed adults and poverty rate).

<sup>27</sup> *Id.* at 418.

<sup>28</sup> *Id.* at 421.

<sup>29</sup> *Id.* at 418.

<sup>30</sup> *Id.* at 417-8.

<sup>31</sup> *Id.* at 418-9.

<sup>32</sup> *Id.* at 419.



*For every additional form of legal gambling, the likelihood of an individual gambling in the past year increased by 17 percent.<sup>33</sup>*

- The average number of times an individual gambled is also lower in states with zero or one form of legal gambling (23 times) versus states with two to six forms of legal gambling (40 to 50 times).<sup>34</sup>

The most disadvantaged spend more on gambling and are more likely to be problem gamblers. For example, in Lehigh County, Pennsylvania, 48 percent of people earning less than \$20,000 a year said they were “likely” or “very likely” to gamble at a newly opened casino – the most likely of any income bracket. Conversely, those with the most disposable income – those earning more than \$100,000 – were the least likely to gamble, with only 20 percent saying they were likely or very likely to gamble.<sup>35</sup>

The costs of gambling are high for people already facing disadvantages. Individuals in substance-abuse or psychiatric treatment are four to ten times as likely to be problem or pathological gamblers.<sup>36</sup> In addition, there are many social and financial costs, such as bankruptcy or job loss, which push people deeper into poverty.<sup>37</sup>

## Casinos have been shown to increase crime rates



Not only do casinos increase problem or pathological gambling in their areas, but casinos have been shown empirically to increase the rates of serious crime. An exhaustive study published in 2001 measured crime rates from 1977 to 1996, a period when regions outside of Nevada introduced gambling.<sup>38</sup> The study found that new casinos resulted in increased rates of six of the seven FBI Index I crimes: rape, robbery, aggravated assault, burglary, larceny and auto theft. Only the murder rate was not obviously impacted.

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<sup>33</sup> *Id.* at 418.

<sup>34</sup> *Id.* at 419.

<sup>35</sup> Gambling Behaviors and Perceptions of the Effects of Gambling in Lehigh Valley: 2009 Survey of Residents. Michael Moser Deegan et al. Lehigh Valley Research Consortium, Feb. 2010 at 7. Available at

[http://www.lehighvalleyresearch.org/files/articles/GAMBLING\\_REPORT\\_2009\\_final.pdf](http://www.lehighvalleyresearch.org/files/articles/GAMBLING_REPORT_2009_final.pdf).

<sup>36</sup> “Pathological Gambling,” Marc N. Potenza, et al. Journal of the American Medical Association, July 11, 2001, p. 141.

<sup>37</sup> Gambling in the Golden State, *supra* at 135-6.

<sup>38</sup> Casinos, Crime, and Community Costs. Earl L. Grinols and David B. Mustard. The Review of Economics and Statistics, 88, 1, February 2006, 28-45. Available at <http://www.maine.com/editions/2006-05-15/images/20060531000107C.pdf>. Page numbers cited are from the version posted at this URL.



When casinos were introduced, crime was initially low, but increased over time.<sup>39</sup> In counties with casinos, 8.6 percent of property crimes and 12.6 percent of violent crimes were attributable to them, resulting in an average annual cost of \$75 per adult per year in 1996.<sup>40</sup> These costs do not include related social costs, such as the direct expenses for regulating casinos, costs related to employment and lost productivity, and increased social service and welfare expenses.<sup>41</sup>

Unsurprisingly, some gamblers will turn to theft and financial crimes as a result of addiction.<sup>42</sup> The

introduction of casinos has also been associated with increased alcohol-related fatal traffic accidents, presumably because casinos often serve alcohol to their customers.<sup>43</sup>

<sup>39</sup> *Id.* at 1.

<sup>40</sup> *Id.* at 17.

<sup>41</sup> *Id.* at 17.

<sup>42</sup> Gambling addiction leads many down criminal road. Jeremy Boren, Pittsburgh Tribune-Review. June 19, 2011. Available at [http://www.pittsburghlive.com/x/pittsburghtrib/news/s\\_742867.html](http://www.pittsburghlive.com/x/pittsburghtrib/news/s_742867.html).

<sup>43</sup> The impact of casinos on fatal alcohol-related traffic accidents in the United States. Chad D. Cotti and Douglas M. Walker. Journal of Health Economics, 2010. Available at <http://stoppredatorygambling.org/wp-content/uploads/Journal-of-Health-Economics-Impact-of-Casinos-on-Fatal-Alcohol-related-Traffic-Accidents.pdf>.

## Casino marketers often target Asian Americans

### Gambling could impact local Asian American community more

Another source of concern is that the mainland gambling industry has engaged in predatory practices toward Asian Americans and Asian immigrants through significant outreach and marketing efforts.



- Some of the methods used include targeted advertising and presence at cultural events, free transportation or meals, Asian performers and adding Asian-style games to the casino floors.<sup>44</sup>
- Many Asian Americans and Asians have grown up viewing gambling as socially acceptable or as a part of their culture, making them more vulnerable to casinos' marketing tactics.<sup>45</sup>

It seems likely that, in addition to targeting the tourist market (many of whom are Asians), the gaming industry will target the local Asian American community as mainland casinos have done, leading to a disproportionately negative effect on low-income Asian Americans.<sup>46</sup>

<sup>44</sup> "Asian Americans and Problem Gambling." Michael Liao. Problem Gambling Prevention, at 4. Available at <http://www.napafasa.org/pgp/PGP.Asian%20Americans%20and%20Problem%20Gambling%20Rev.11.0321.pdf>.

<sup>45</sup> *Id.* at 2.

<sup>46</sup> See "Dept. of Miserable Jobs: Sugarhouse's Asian Marketing Executive" on Young Philly Politics for more examples of how the gambling industry targets Asian Americans, including targeting Asian American seniors, providing transportation from Asian American neighborhoods to casinos, and advertising in Asian languages. Available at [http://youngphillypolitics.com/dept\\_miserable\\_jobs\\_sugarhouse039s\\_asian\\_marketing\\_executive](http://youngphillypolitics.com/dept_miserable_jobs_sugarhouse039s_asian_marketing_executive). More analysis is available at Gambling in the Golden State, *supra*, 130-1. Available at <http://ag.ca.gov/gambling/pdfs/GS98.pdf>.

## Conclusion: Legalizing gambling is harmful

**L**EGALIZED GAMBLING, INCLUDING CASINOS AND lotteries, has negative impacts on the entire community, but does even greater harm to those living in poverty. People with the least to lose tend to spend the most, yet they generally receive the fewest benefits and face the greatest harm. Areas already experiencing socioeconomic disadvantages, including higher crime rates, may have such problems exacerbated by the presence of casinos.

Casinos and lotteries also engage in predatory tactics that disproportionately draw in low-income individuals. While lottery practices are not identical to those in casinos, the evidence gathered on casino gambling indicates that there may be analogous risks. Moreover, the purported economic benefits are far from certain.

Gambling is not a habit that an individual simply picks up – the initial choice to gamble can be heavily influenced by the individual’s environment. Gaming can damage gamblers’ families, children and the entire community. Even if some gambling revenue goes to fund social services, it will never mitigate completely the financial and intangible costs to individuals and their families.

Permitting gambling will hurt the poor by worsening the problems they already face. The National Gambling Impact Study Commission in 1999 found that the litany of gambling-related harms is woefully long: job loss, substance abuse, crime, divorce, child abuse and neglect, domestic violence and homelessness.<sup>47</sup> Besides harming families that are already poor, these tragedies can drive others into poverty.

Research shows that the risks to low-income people are serious and that we should not turn to legalized gambling and lotteries as a quick-fix solution to address budget gaps. Introducing to Hawai‘i an industry that often exploits and harms the poor would exacerbate the crisis people in poverty face today.



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<sup>47</sup> See Chapter 7 (“Gambling’s Impact on People and Places”) of the National Gambling Impact Study Commission Final Report. Available at <http://govinfo.library.unt.edu/ngisc/reports/7.pdf>. See also the Gambling Impact and Behavior Study: Report to the National Gambling Impact Study Commission, prepared by the National Opinion Research Center at the University of Chicago. Available at <http://govinfo.library.unt.edu/ngisc/reports/gibstdy.pdf>.